## IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA WILKES-BARRE DIVISION

| IN RE:                                                      | )                            |
|-------------------------------------------------------------|------------------------------|
| ANTHONY GONZALEZ                                            | )                            |
| <b>Debtor(s)</b>                                            | ) Case No.: 5:20-01486 (RNO) |
| AMERICAN HONDA FINANCE<br>CORPORATION d/b/a HONDA FINANCIAL | ) Chapter 7                  |
| SERVICES, ADMINISTRATOR FOR                                 | ) Docket No.                 |
| HONDA LEASE TRUST  Movant                                   | ) 11 U.S.C. 362              |
| V.                                                          | )                            |
| •                                                           | ý)                           |
| ANTHONY GONZALEZ  Respondent(s)                             | )<br>)                       |
| <u>Kesponuent(s)</u>                                        | )                            |
| JOHN J. MARTIN                                              | Ó                            |
| <u>Trustee</u>                                              | )                            |
|                                                             |                              |

MOTION FOR RELIEF FROM THE AUTOMATIC STAY UNDER 11 U.S.C. 362 FILED ON BEHALF OF AMERICAN HONDA FINANCE CORPORATION d/b/a HONDA FINANCIAL SERVICES, ADMINISTRATOR FOR HONDA LEASE TRUST

- 1. A Chapter 7 petition was filed on May 7, 2020.
- 2. Relief from the automatic stay is requested with respect to personal property described as a 2017 Honda Accord bearing vehicle identification number 1HGCR2F14HA302235. American Honda Finance Corporation is the owner of the vehicle.
- 3. On September 27, 2017, the Debtor executed a Closed-End Vehicle Lease Agreement for the lease of a 2017 Honda Accord more particularly described in the following paragraph. The lease was assigned to American Honda Finance Corporation and the Debtor became indebted to Honda in accordance with the terms of same. American Honda Finance Corporation is the owner of the vehicle. True copies of the contract and title are annexed hereto as **exhibits A** and **B**.
- 4. The following information sets forth the make, model and serial number of the vehicle, the terms of the contract, the clean retail and trade-in values of the vehicle and the current status of the Debtor's lease:
  - A. Make, model and serial number of motor vehicle:
    - 1. 2017 Honda Accord
    - 2. 1HGCR2F14HA302235

B. Original Contract terms:

Total of payments: \$10,023.12
 Term: 36 months
 Monthly payments: \$278.42
 First payment due: 9-27-17

- C. Value of Vehicle:
  - 1. Clean Retail Value: \$17,.825.00\*
  - \*Value derived from NADA Official Used Car Guide, July 2020 edition.
- D. Delinquency Status: The Debtor's account is delinquent from May 27, 2020 to June 27, 2020 with arrears in the amount of \$564.94.
- 5. American Honda Finance Corporation requests relief from the automatic stay for the following reasons:
  - A. The Debtor is failing to make payments in accordance with the lease agreement and is failing to provide Honda with adequate protection.

**WHEREFORE**, Movant prays that the Court grant the relief requested and issue the attached proposed Order.

/s/ William E. Craig

By: William E. Craig

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Date: 7/23/20